7 areas to be aware of when buying an older property – “One Man’s Opinion”

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Introduction

Although we are used to the idea of rising house prices it must be remembered that up until the 1960s, renovating or refurbishing house was not seen as a good investment. House prices have been static for many years. Nowadays of course, things are different, and investing in and renovating an older property is seen by many as attractive in that there is every likelihood that a good capital value can be created, whilst at the same time exercising some creativity.

However there are certain things that should be borne in mind before you consider embarking on this task, a task which could turn into a plethora of problems for the uninitiated or not really competent as a little knowledge can be extremely dangerous.
What are the limits?

As in all things, you should call in a professional before undertaking any restoration. A professional will advise you on just what can be done to the house and very importantly just what is allowed under the building regulations. Although it may seem counterintuitive, it may actually be cheaper to look for a more rundown property, that is basically sound that has not had sometimes very cosmetic changes made, and which have to be replaced. Sadly many older houses have been stripped of a lot of the original features and character that the property was built with at the time. It does however make good sense to replace a lot of these, as the architect of old knew what they were doing in the vast majority of cases and these houses were well designed for the time and period they were built and had features added their probably more affluent patrons, who often wanted to incorporate the best of the architecture they had seen on their travels. What should certainly be avoided at all costs is trying to overlay a classically built period house with ornate and out of place decoration, would you put “Go Faster Stripes” on a Rolls Royce? I don’t think so but there are a minority that would and this minority can be a majority in construction renovation causing every problem that you can think of to the biggest asset that most people would have bought in their lives, then wonder why they cannot sell it and possibly devalue the property in the process.

It is a good idea to do some initial research yourself. For instance it is useful to find out what period your house was built in. Is it Georgian, Victorian, or was it built in the 20th century. This does have a significant bearing on what you will eventually decide to buy, as the demands and needs of the people living in those three periods were very different in architectural design.

Lastly you should carefully consider the type of materials that were used in the construction of the house. There are still some examples of houses that were constructed in wood. These are some of the first houses that were ever built with a wooden frame and clouded with horizontal timber cladding. Buying a wooden house must be undertaken with great caution, as not only can the dilapidation apply to the outer layers, but unless they have been looked after their can be considerable infestation from insects and
wood rot.

Wet rot can manifest in many forms some of which are rarely found in buildings, but the most common are “Brown Rot” which is a darkening of the timber and there is “White Rot” which takes on a bleaching effect, all have the same remedial measures for rectification although in specific circumstances due to conservation or structural issues affected timbers can be repaired and retained.

Dry rot is mostly found in areas where wood has become wet and if the area affected is unventilated it can spread to adjacent dry areas, it can also have the same remedial measures as wet rot but there may be structural integrity issues related which will have to be addressed along with the elimination of the sources of moisture eliminated in both cases.

Stone has of course been a building material that has been used down the ages, particularly in town houses. Stone by its very nature is a very robust material but certain types of stone can deteriorate considerably due to erosion and urban pollution. Brick built houses are what most people have become used to and is very much the stable material that is still in use.

However it must be noted that most brick built houses can deteriorate particularly where joints between other materials occur or where there are cracks in the brickwork whether it be settlement or expansion. Any deterioration like this can of course let water in over a period of time and this can lead to some major problems some of which have been described above.
Why a survey by an experienced professional is so important.

It is essential to have the house surveyed albeit initially visual it can have great benefit to identify major issues. Once again employing a professional with many years’ experience to look at the house will certainly alert you to any of the problems you may encounter, and on the plus side help you to press your case with the lender when you apply for a mortgage, and the lender refuses to advance all the money needed on the basis that considerable work has to be done, you can therefore either take professional advice on the rectification of the works and add a value to it to reduce the asking price with relevant facts at your fingertips.

At this point, let me introduce you to a concept you may not have come across before - Building Pathology.

**What is Building Pathology? The Definition of “Building Pathology” is,**

“The evaluation of building performance in terms of technical and physical aspects of structures after construction, such as structural integrity, mechanical system performance, and properties of materials”.

Building pathology is an in depth analysis to find out the cause of the problems that led to the buildings demise and how this issue can be rectified, also to find possible problems and a rectification process in its redesign. The purpose is to cure the problems before the building is constructed or a constructed building which is in such a state that it is either too dangerous to work on or beyond economical repair which is partly explained with the topic of wood rot above.

The process involves an intrusive survey until the real causes of the problem or problems can be discovered and a rectification process realised. As in all things to do with building restoration, it needs experience, knowledge, a trained eye and above all a passion for perfection. One such example of this was a grade 2 listed building, the first floor of which was pitching downwards towards the external elevation. In this case a two-storey building was moving away from the adjacent three-storey building.
At first glance it would have been hard to detect that there was a problem because there was no sign of subsidence. However from a distance it was obvious just by looking at the courses of the brickwork on the first floor, and seeing that the courses dished downwards towards the centre of the building that there was a major problem.

If the problem had not been identified and subsequently rectified as quickly as possible, the building itself would undoubtedly have collapsed! But with all structural and load bearing issues always engage a Structural Engineer for the method to protect your property but more importantly to protect yourself against injury and liability.

The problem was traced to the ring beam, which was cladded and therefore on first inspection it would have been hard to detect that it was rotting underneath. My instincts told me that despite the fact that the ring beam was cladded, it was essential to uncover it to confirm my suspicions that the problem was within that area where I thought it was located.

Sure enough once uncovered wet rot was apparent and it was evident but this was where this major fault lay. The first task was to stabilise the building as well as to halt further rot. As the building was 250 years old it was vital that the relevant parties be consulted, and their cooperation enlisted.
My first course of action was to liaise closely with the conservation officer and explain to him what the problems were and what I thought needed to be done. To ensure that I could make the best possible case, I provided the conservation officer with a plan of works a major part of which was to ensure that structural supports could be put in and as it would have been impossible to replace the ring beam with the same material as we would have had to remove the first story and the roof, to ask that we could use similar brick to existing building as a substitute which was duly authorised.

It should also be noted that what also compounded the problems was the fact that the first floor joists were mortise and tenon jointed into the ring beam.

This operation had to be done in sections so as not to destabilise the first floor level. This was done by cutting sections of the oak beam and replacing with the bricks as described but also incorporating the internal floor joists which had to be metal sleeved and a built-in to the inner course of brickwork thus preserving the tenon on the floor joists. These metal sleeves custom-made and bolted to the floor joists so they entered the full depth of the inner leaf of the brickwork and were consequently stabilised although still out of pitch with regards to the first floor. This process took many days to complete with major support works being installed whilst the work was being undertaken.

If it were not for the use of building pathology methodology being used in this instance the defects that were hidden would have eventually caused the collapse of the structure which would have left a piece of valuable history gone forever.

New life was breathed into this building for the benefit of generations to come which gave me great pleasure in completing, a job that I have a passion for as shown in the picture below, you can see how much job satisfaction it gives me.
Beware of the DIY Phenomenon.

As the saying goes, a little knowledge is a dangerous thing. The tremendous interest in do-it-yourself over the last few years which has been brought to people's attention by a raft of television programmes has encouraged many people to do their own thing, be this installing a new kitchen, carrying out general maintenance, or frighteningly even going as far as structural alterations.

Whereas this has often given people a great deal of pleasure and sense of fulfilment as well as saving on large outgoings in the first instance, it can lead to disaster and ultimately cost far more to put right.

In addition to this, despite their almost universal notoriety, cowboy builders often make hay where people focus on having a job done on the cheap, in reality you get what you pay for.

Before you do anything that has to do with building, maintenance, or upgrading make sure that you are not out of your depth. The phrase caveat emptor applies here as it does in any other walk of life especially with regards to any future sale of the property. Not only do you have to think of the job you are doing and whether or not you are executing it properly, it is vital to look at the safety aspects, not only for yourself whilst work is in progress, but the health and safety of others including your family whether or not the job is complete or incomplete, a building site is a dangerous place to live in.

I have had vast experience in seeing many instances where the owner of the house had decided I can do that it's easy, and consequently find out when they run into a problem, shortcuts are made and problems that have arisen had been disguised as many often do not like to admit they have been defeated in their quest for the satisfaction of being able to say I did that I completed that with no problem whatsoever! It’s very hard to tell someone that you failed but it’s far better financially in the long run to admit defeat and ask for help.

Very often these issues often have a tendency to arise in the future especially when selling a property and a surveyor has conducted his survey and pointed out that problems that would affect the
completion of the sale and to the actual value of the property.

With reference to the TV programmes they do make it look so easy these and in actual fact make it look too easy which gives the untrained non-competent person the will and the opportunity to take on such tasks that have a great potential of failure causing upset, financial implications and unnecessary stress to the home owner and their family.

There is a popular TV programme that shows the DIY disasters, (sometimes on an enormous scale) that gives very good examples of the stress that can be put on a family in this kind of situation. Notice of this should be taken by all non-competent persons as a few pounds spent at the DIY store and could cost you thousands in the long run. My sympathies are with all affected but mostly with those that cannot afford to put it right and thought they were actually increasing not only the value of the property but enhancing their happiness in creating better living conditions for their families. When it goes wrong this is where the stress and misery does make them ill, although they started out with the best of intentions I still admire them for their courage and commitment to have a go in the first instance in circumstances where they are competent although a little misguided.

If you're not sure what you are doing it can be a sound investment to spend money talking to a professional like myself who has had 40 years of experience with every kind of building in every kind of situation and can point you in the right direction, a professional would also supply the information to cover you for the legalities of what you are trying to do as many aspects of work have to be certificated by professional trades in and if deemed necessary local building control.
Cowboy Builders.

Cowboy builders are everywhere and they can talk the talk but can't walk the walk. As an example I have actually seen case where a cowboy builder was installing a ground floor bay window without installing the support for the above weight of the 1st floor needed to take the old bay window out to fit the new one. By taking the old bay window out without the supports installed the front of the house collapsed. This is where a little knowledge he can be a very dangerous and costly way to proceed. Not only for the damage to the building but to loss of life if the inevitable situation happens and more often than not there no public liability insurance to cover any what would be an insured loss.

With regard to Cowboy builders there is another popular TV programme which anyone should take note of which has a similar name to the sentence which I have just written everyone. Everyone should take note of these disasters and if they are intent on having work done to their property they should take quotes from at least three accredited builders but also seek advice on any from their accredited bodies which professional builders should belong to. This is to find out if they can supply a quality product and also to if they have had any complaints raised against them. What one should never do it is if you can get a tradesman to work on your property tomorrow you do not want that tradesman, because if that tradesman was an expert in his field he would have weeks of work in front of him mealy down to word-of-mouth recommendation.

Never ever employ somebody who knocks on your front door saying we can see that your house needs this that all the other doing to it because they say it requires work doing urgently, if there was a problem your neighbours would probably point it out first.

It may be a different scenario if you actually had an emergency that you knew required urgent attention, but there are emergency call out companies who will attend who are accredited or should be (but still check) to rectify your problem as soon as possible although the cost would possibly greater due to the urgency, but mostly urgent repairs are an insured peril which your insurance company will rectify although you will be liable for the excess and in
some cases the cause, for example the repair of a burst pipe.

People normally treat their car better than their property but would you let anyone work on your car, the answer is normally no but people do let anyone work on their house which is their greatest asset. The answer to this is that you find the best mechanic bodywork repairer that can restore your prized possession. This is the way you should treat your house although some people don’t and let just anybody work on it, the below pictures show what could be the end result although this was DIY, this is not to frighten you but just to make you aware of what could happen.

The above photographs are a typical example of what can happen when you put the wrong tools in the wrong hands, what had happened to this property was frozen pipes in a loft space. Allegedly the cause of the fire was someone trying to defrost the frozen pipework with a hair dryer? The hair dryer may have been in the form of a plumbers blow torch, a blow torch in hands of a person not competent to use one safely, the complete property was burnt out and had to be gutted.

The property had a trussed roof where the trusses are designed to take the weight of the roof covering and in no way should be interfered with. To make room for storage someone had removed the centre and adjacent angled truss supports, luckily the remainder had taken the load to the date of the fire, but if there was a significant snow load on the roof it may have been a different story. This is what I mean when someone thinks that they are competent but in reality they can create a very dangerous situation, I must add that no one was hurt in this incident but this
may not always be the case, but it is a warning to all to do things correctly.

**Water, water everywhere.**

Drainage from a property is just as important as the upkeep, because you are any escape of water from drainage whether it be rainwater also or soil pipes can not only caused damage within the property can also unknowingly affect the foundations due to due to the root growth you are being attracted you to the escape of water and blocking the drainage system. Water you if escaping from gullies pipework you adjacent to the building can emanate down to the base of the footings and cause washout of the subsoil around the footings causing subsidence to occur. This is also an insured peril which should be on your policy and again can cause you immeasurable damage with cracking and movement to the property causing instability. This can be rectified by works undertaken to stabilise the property and then you reinstate you the damaged areas, but please note is that subsidence you will be registered on the deeds of your property and maybe a problem when coming to sell your house. Except for fire you are the majority of the time you are you are personally accountable to correct the cause of the damage. If it is roofing problem where water ingress is you are responsible for the roof repair. The insurance company is responsible for the damage the water causes. If you have a burst pipe you are responsible for the repair of the burst pipe, the insurance company is responsible for the damage the water causes. This may vary depending on the policy and who you take it out with as subsidence in some cases may be your liability even though you may not be responsible for the cause. But you are always responsible in the first instance you to pay the excess on your policy before any works can commence.

Take a look at the example below to see just what problems you can run into with an old building that has not been properly maintained.

As you can see the growth is the height of a two storey building, but looking at it you would think that the “Buddleia” is being fed by rain water from the down pipe from the stop end outlet that is adjacent to it. The rain water pipe is only causing dampness
through the 9” solid wall to the 1st floor office internally and not fuelling growth.

Now take a look at the “Buddleia” just 4’ below and still see if you can come to a conclusion as to its root origination and the damage it is causing to the Grade II Listed building that it is emanating from.

Let’s go a little further and start removing the growth and take a journey following the roots right back to the cause of the growth problem. Whatever you do please do not under estimate the force of nature and the root attraction to a water source and where ever the source would be located.
This is still at 1\textsuperscript{st} floor level and the “Buddleia” has been cut back around to the side face of the building and as you can see root growth near or within a property can cause immense problems with large costs adding to the problem. What you see is the root growth that has penetrated and forced away the lead flashing, you might be forgiven in thinking that the lead had dislodged through no maintenance over the years and that seedlings possibly dropped by birds has caused the growth from that point. Unfortunately that is not the case as the journey continues as you will see with the advantage of photographic evidence.

You will see the shape of the abutted wall protruding out to the top where we have removed some brick work, but the wall has not moved due to its age but to the force of nature due to root growth. Past attempts have been made to patch the wall with render to cover up the cavities that the movement has caused, below is a photograph that will show part of the root growth that had caused this damage, the air vent has growth growing through to the internal WC.
You will now see that the root growth has travelled from below ground level but where is it being fed from to grow so much over the years, it has to be a water source that has fed dormant roots within the subsoil so that they would germinate and slowly find its way to a light source where the “Buddleia” would flourish as shown in the first photograph.

Finally we came across the main root which was growing from between the WC floor slab and the sarking felt membrane behind the stud work to WC wall as seen in the below photograph.
We killed off the root growth after finding its source of water and temporarily repairing the leakage from the adjacent manhole and 4” salt glazed drainage system that had many dislodged joints which I will show rectification further in this slideshare presentation. The wall was a mixture of brickwork and had been rendered and emulsioned white, after conferring with the Conservation Officer who concluded that the wall abutted the neighbouring property, the neighbouring property actually belonged to the local borough council so a party wall award was easily enough to obtain even though it was verbal from building control and the conservation officer. The adjoining building extension was totally of a different brick to its original construction so it was decided that we rebuild off the original footings with two leafs of concrete blocks and an outer leaf of engineering brick. This was topped off with the original shaped copings to the main construction (Lead covered) and standard copings to the WC wall between the main building and the single storey rear wing which is due to be demolished because of it being in an unsafe habitable condition and rebuilt to two storeys to the Conservation Officers specifications and connected to the main building structure and also kept in character with the existing property, I am totally looking forward to that project.
Now we have to approach and rectify the cause of the escape of water that has caused this extensive work to be carried out, if you have read my slideshare presentation on “Subsidence” this has a connection to that problem on the front elevation of the same building. With this building we had a shared entry and shared drainage, the entry finished where the double sealed manhole cover is leaning against, the far wall is the wall where the root growth was growing between the sarking felt and stud wall (now replaced and a new stud wall constructed with insulation and membrane). Indecently if it were not for using building pathology this manhole would not have been found as it was tiled over and a WC placed directly above it, just goes to show what some builders will actually do. Within this room/cupboard the concrete floor was replaced due to temporary drainage repairs around the manhole and the remaining root growth was finally removed.
Now to the rectification, CCTV cameras had surveyed the drainage system unfortunately 4 times and I was told that all was within working order, I knew from the copies of videos that I had that there were many dislodged joints and some circumferential cracking to the pipe work. I rang the water board and explained my opinion of the state of the drainage, this was following the repairs to the system following the subsidence issue to the front elevation of the property (previous slideshare presentation) which was carried out after the rear wall rebuild. I eventually obtained another CCTV survey with a water board manager in attendance, we both watched the survey several times until the water board manager agreed with me that there were problems with the system and that there was several escapes of water. 

The building was believed to be circa 1750 so settlement onto dense sand was a factor in the drainage becoming misaligned, the misalignment had caused dislodgement of the pipe work joints, so the escape of water was exacerbating the movement of the building causing subsidence through “washout” to the footings (although this was down to a defective Buchan/interceptor trap) and fuelling growth within the subsoil. Excavation was out of the question as it was too costly and could further destabilise the building along with the fact that the building was fronting the pavement on a busy street and was due to be occupied in two weeks’ time along with the fact that the adjoining building was fully occupied so welfare facilities would have been out of action for some time. The only way that this problem could be addressed was to reline the drainage system and completed within 2-3 days with short amounts of minimal disruption to welfare of both properties. 

What happens is that a resin based liner is pumped through the system and looks like a loose cylindrical bandage is shown travelling below through one of the four manholes that are within the property.
This is just the start of the process as a further polythene sleeve is inserted within the resin sleeve as shown below.

Hot water is then pumped into the polythene sleeve under pressure, this operation is used to force the liner sleeve against the salt glazed pipes, and the heat causes the liner resin to react and harden to the point where the pipes are fully lined in one length which has strength, stability and no joints for water to escape from. Where manholes or junctions are accessible the openings can be cut out with a grinder as shown below and does show a water flow.

Where a junction is located within a manhole the liner goes straight through and the liner is cut out to suit with the branch arm line manually to seal all joints. Where there are junctions that are not accessible the installers have a robotic tool with CCTV where this tool has a router attached and cuts out the junctions branch hole with great precision, if the junction is deemed defective it can be patched in 1 metre lengths using a similar method.
Buying a property that may be liable to flood.

I will bullet point some advice for you to use as a guide if your property has a flood potential or if your property is unfortunately flooded as the process is not explained to many, and if it is in all the confusion it can easily be forgotten, you can use some/most of this information if your suffer any insured peril, remember very old properties are more than likely built near a water source.

• Make sure you are correctly insured including matching items cover. Buildings insurance is compulsory if you have a mortgage secured on your property. There is no fund to repair your property where you do not have the correct insurance, although in this instance the Government may give some help.

• Make sure you have contents insurance. Your contents insurance will be more important to you if you suffer a flood as they will assist you in replacing your belongings but crucially your contents insurers are the insurers responsible for rehoming you if your property becomes uninhabitable, the term is AA (Alternative Accommodation). I would always advise that you compile a list of everything you have in each room that are classed as contents and take digital photographs from every angle you can, as this would be proof that you had the items you are claiming for, remember everything has a value, even pictures and ornaments.

• Keep your insurers contact details and your policy close at hand should you need to contact your insurer, make sure that any correspondence with regards to the contents, property and repairs is kept also, you could need it as a paper trail evidence.

• If there is imminent risk of your property flooding remove as much of your contents as you can out of the way of flood waters.

• Put belongings up stairs or onto shelves or units

• For larger furniture try and raise them off the ground placing them on bricks, blocks, pallets etc.
• If your kitchen base units have plastic feet take off your kitchen plinths so these are not damaged and place them on top of the worktops, this is only necessary if the depth of water is below 100mm or 4”.

• If you are able to seal items into waterproof bags and move upstairs if at all possible.

• Most insurers will use an inspector to visit and assess your claim. Commonly these are third party loss adjusters appointed by your insurer to act on their behalf. Some insurers have their own in house assessors/adjusters, but please remember they work for the insurer and not you, if you are offered a CASH SETTLEMENT it would be more than likely a lot less than what the repairs would cost and you will have no recourse or guarantee of workmanship or getting it fully complete as many people have found out at their peril.

• If any items are damaged and you feel you have to dispose of them before your insurers loss adjuster has visited then photograph every item and list them, if they are white goods like a fridge freezer, once all has been noted and photographed put it outside and hammer mark it so it can’t be picked up by the scrap man, cleaned down and sold as it would be contaminated by everything in the flood water including sewage normally termed as “Black Water”, but inform your insurer or Loss Adjuster for advice via email as a precaution before disposal, phone calls cannot be traced to use as evidence.

• Note down make and model details and retain the manuals for the items if available.

• If your property floods it is likely that the flood waters will sit within your property for some time before dissipating, you may also find that water standing within your property for a period of time will create condensation upstairs which will damage decoration and mould may form and stored items may be affected, these should all be covered by your policy, including clothes in wardrobes and drawers, decorations, pictures and photographs, always remember everything has a value.

• PLEASE REMEMBER that your contents insurance are for the items that you would take if you moved house and can be the
most costly item, your buildings policy is for the building and fixed items that you would leave if you moved house, in any event you will be liable for both excess payments stated on the policies.

- The flood waters will have also flooded sewers and rain water gullies etc. and will be contaminated water. Your insurer and their representatives may refer to the water as 'black water' so any item you own within the water contents wise will have to be replaced as will certain items of the building fixtures and fittings.

- While water sits within your property it will, via capillary action, soak into porous materials such as skirting boards, wall plaster, and plaster board, insulation within walls, door linings, door architraves, doors, floor slabs, bricks & blocks, water damage is actually worse than fire damage in a building as you can reinstate a fire damaged property immediately, with water there is a long drying out period relative to the time the water has been present along with the depth.

- Water will rarely soak up walls higher than 1000mm (1m) higher than the flood levels. It will never soak into walls to a height above 1200mm, (1.2m) above the actual water level.

- If you are moved out of your property, although this is your home, your home has now, in the eyes of the Health & Safety Executive, become a building site and your insurers contractors have to treat your home in accordance with the HSE regulations for a building site under CDM (Construction Design and Management 2007) Regulations. If you wish to visit your home once you have been moved out, for any reason, always arrange this with your insurers drying company or the insurers appointed builders, you should be asked to wear PPE (Personal Protective Equipment), which is a Hi Viz vest or coat, a hard hat and goggles, protective foot wear should also be required.

- They will dry your property by normally using desiccant dehumidifiers in conjunction with air movers/snail fans by promoting evaporation and having the dehumidifier draw the moisture from the air. Dependant on the drying company who should take regular readings it is possible to over dry a property which could also cause damage to other areas of the property and stored furniture as everything needs some
moisture as timber is a living product that functions correctly in certain climatic conditions.

- Some drying specialists will have adopted more cutting edge methods of drying and may adopt speed drying techniques where they seal your property off to an air tight atmosphere and use large ozone machines to speed dry the property, this is perfectly safe as long as the drying company takes regular readings.

- **PLEASE NOTE** that no reinstatement works will begin until the drying company has issued a dry certificate.

- Frequently your insurer will ask a builder to assist their drying specialists in drying your property by having them undertake strip out works. This will usually involve the removal of internal building fixtures from the superstructure of your home. Such as removing skirting boards and wall plaster or removing plaster board from internal stud walls and the insulation within the walls, down to the bare bones really.

- If you are flooded to a height above 1M in height then I would recommend that your insurer’s contractors remove your wall plaster from the floor to the ceiling, and possibly the ceiling as cold deep water will no doubt affect it.

- After a flood, the potential contaminants such as those introduced by foul / black water can cause subsequent coatings, renders, screeds to delaminate, so as well as sanitizing, one may wish to consider applying salt inhibitors to a substrate, and including a good quality waterproof plasticiser and salt resistant additive to the new coatings, as residual moisture trapped within a substrate can be detrimental too?

- **PLEASE BE AWARE** that because of the extent of the flooding the insurers contractors may not be able to cope with their employed staff and will have to outsource or subcontract the work to be carried out, excuse the pun but with the amount of work to be reinstated they will flood the areas with contractors and labourers that some may not be competent enough to reinstate your property to its original condition, it is sad to say but there will be an element of poor quality work produced, so please do not sign the completion/satisfaction certificate until you are entirely happy, get it checked by a professional.
• At this stage I would recommend you insist on your insurers building contractor completing an initial assessment of the electrical and heating/plumbing installations within your home, if you have a floor standing boiler this is normally replaced.

• Once drying is completed ensure that your insurer’s specialist drying company have also completed a sanitisation of your property as remember the flood waters were contaminated black waters.

• Your insurers will reinstate your property to its pre-existing condition in normal circumstances. So if you had wallpaper you will be entitled to have wall paper back. However, if your insurer needs to replaster your walls it is recommended that you do not have the walls re-wallpapered for a number of months to allow the wall plaster to breath and fully dry.

• In addition should something be damaged which is part of a set, such as base units in a kitchen and not the wall units or one part of a three piece suite and not all of the suite. Your insurers are only liable to replace the damaged items only not the entire set of matching items unless you have matching items insurance. If your insurer is rigid on this approach on complaining to them they may offer as a gesture to pay a 50% contribution towards the undamaged items.

• Should your property suffer a flood and intrusive repairs are required your insurer will be responsible for having a detailed asbestos survey completed to your property to ensure that no ACM's (Asbestos Containing Materials) will be disturbed in the process of the reinstatement works. Commonly textured coatings to walls or ceilings and thermoplastic tiles are the usual suspect materials which require testing and confirmation of their being safe. But the adhesive which the tiles are fixed with, insulation to water tanks, pipes, sink pads, old electrical fixtures and many more items could also contain ACM and a full R & D (Refurbishment and Demolition) survey should be completed by a specialist Asbestos contractor.

• Should you need to have laminate, engineered wood, real wood, tile floorings, wall tiles, fire places, fire surrounds indeed any fixture fitted to your building replaced you are entitled to a like for like finish quality in its replacement. You are also
entitled to choose your own colour of finish subject to it being a comparative quality of finish.

• The flood repairs do not only relate to your house, they also include garden items, pathways, drives and anything within your boundary (Except any motor vehicles which will have their own policy), remember everything has a value.

• On the completion of the repairs if any works are required to gas or electrical installations then your insurers appointed agents should complete a final test of the installations on the completion of the repairs and issue the appropriate certification of the installations thereafter.

• If you wish to have a superior finish applied in the reinstatement of your property compared to what was originally there you will be asked to pay the difference in the like for like replacement to the new superior finish. NOTE an engineered floor takes longer to fit than a laminate floor, a tiled floor takes longer to fit than a wooden floor e.g. so you may also be liable to pay for additional labour costs if your choosing a new fitting which takes more time to install than your original finish.

• **NOTE** In a major flood event there is a strain on skilled resources so your insurer or insurer’s builder may have to refuse any requests for additional works over and above like for like reinstatement works. They are entitled and indeed encouraged to do this so if you ask and are told no, please do not be offended.

• In minor floods plaster and timber may effectively dry out if the drying is managed correctly. Look out for bubbling and blistering on timber or gaps between skirting boards and walls appearing.

• Ceramic tiles if correctly grouted may also withstand a flood and simply require cleaning and regrouting but the wall they are mounted on will be affected from the other side, so do not be surprised if that new bathroom you have just had has to be stripped out. Bathroom sanitary fixtures and fittings should also withstand damage from minor floods as after all they get wet when you use them. Your insurer’s agents should therefore sanitise and clean these items only.
• If you have to move out of your home and this is likely to be for a number of months, firstly take the gas, electricity and water meter readings as drying equipment uses a lot of electricity, but you will receive payment back for the amount used. Advise the local council and the utility companies that this is the case. You should receive a reduced charge from these agencies or you may have to transfer the bills to your new temporary address.

• Your insurers may agree to initially pay you an eating allowance if you are unable to live in your own home. This will only apply if you have no means of cooking a hot meal. Remember you will not have your weekly shopping bill if you are not living in your or a temporary house. So your insurers will consider this when considering whether any payment is due to you, you can also claim for additional travel expenses if you are rehoused out of the area and have additional cost for school or work travel, check with your insurer.

• With any insured peril there is stress and trauma associated with it, I have been on thousands of claims and was also heavily involved in the 2007 floods where you could see the effect it was having on people. If you feel that way you may need to visit your GP who will be able to help, if your health has been affected by the floods and the inaction of the Government since prior to Christmas 2013 when the Somerset floods began because the rivers were not dredged due to inaction by the Environment Agency from the 1990’s, you may be entitled to compensation but please consult a Solicitor first.
General but Major items to look for.

In my experience over many years I have seen some work carried out on properties that resemble in my mind the sheds on an allotment 50 years ago, where whatever was to hand and available was used. Unfortunately this is prevalent in property today, in most circumstances this work is covered up like the picture below.

You will see that a chipboard floor has been laid over an original floor held in position with loose cuts of timber which when totally removed found 3 minor gas leaks and two open ended live cables which could have been a recipe for disaster. It was only because I noticed a difference in floor levels that something was wrong and fortunately I was proved right much to my client’s relief. This is just one example of what people will do to a property, cutting corners and putting lives at risk all for the sake of a few extra pounds spent and a professional’s advice.

I will bullet point some major items in my view to look for as a guide so you hopefully do not end up with a property that may cost more to repair than the equity you have in it. But always ask the last owner if he/she has any valid guarantees for works such as Rising damp, Dry Rot, Structural, waterproofing, preferably insurance backed ones, which are usually transferable to new owners too, unlike a company guarantee, which can often be worthless?
Externally.

• Take a good look from outside the property before you enter for obvious signs of movement
• Look for structural issues such as cracking to the brickwork
• Check the pointing of the brick work
• Look at the condition of the roof and for any repairs that stand out, a good sign is fresh mortar
• Check that the ground is at least 150mm (6”) below the damp course level
• Check for damp patches to walls especially from gutters and down pipes and above the damp proof course
• Check for growth of plant life from gutters
• Check the all window and door openings are not out of square
• Generally check the complete condition of the external property, this may give you an indication of what you may find internally

Internally.

• Generally check the internal condition as soon as you enter as first impressions are always a good indicator of a good or poor property
• Check for any damp rising from the skirting board level
• Check for ill-fitting carpets as they may have been taken up to effect urgent repairs
• Check the electrical fittings visually for age and state
• Check for areas of new repair as they will indicate areas of possible concern
• Check for rust to the radiators which is a sign of the system not being serviced
• Check for cracks to ceiling and walls especially with lath and plaster ceilings
These are just some of the indicators that you must look for when considering buying a property especially if you are a cash buyer, if you are buying with a mortgage the lenders surveyor will survey the property but only to see if it is worth lending the amount that you are borrowing.

If the property has uPVC double glazing be aware that there is a difference in the quality of plastic windows for example just because they are white and double glazed does not mean they are the best. There is a vast difference in uPVC windows which can range in quality as cars do, you can have an old banger or a top of the range highly rated sports car, you get what you pay for.

It is a common fact that when a couple look at a house a lady looks at the decorations, carpets and curtains. A man will look at how much work he has to do and what he can alter to make it into a home for his partner and family.

But what you should do is look deeper as it is in most cases the greatest asset that you will ever buy, and if you ever want to sell it at a later date you must look after it and repair correctly as you go as this is what your buildings insurance will stipulate the term “shall warrant that” meaning that you abide by the terms of the contract and this is the term that the insurance company will either accept liability of a claim or repudiate it which will may cost you a lot of money.

Finally,

What you never do get told about is “nuisance neighbours”, they can turn your dream home and life into a living nightmare, if you do find a property that is perfect for you and your family make sure you ask about the neighbours, look for a reaction. If you are about to buy the biggest asset that you would buy in your entire life and are told that the neighbours are perfect I would suggest that you park in the vicinity and observe what goes on at different times of the day and evening, even go out of your way and drive by at different times just to see that all is what you have been told is correct, because sometimes this is why the house is on the market.
Useful Links

The Society for the Protection of Ancient Buildings - (SPAB)
www.spab.org.uk

The Royal Institution of Chartered Surveyors - (RICS)
www.rics.org.uk

American Society of Home Inspectors - (ASHI)
www.ashi.org

Royal Institute of British Architects - (RIBA)
www.architecture

Chartered Institute of Building - (CIOB)
www.ciob.org.uk

Chartered Association of Building Engineers – (CABE)
www.imbm.org.uk

Royal Institute of the Architects of Ireland - (RIAI)
www.riai.ie

Royal Incorporation of Architects in Scotland - (RIAS)
www.rias.org.uk

The Worshipful Company for Constructors – (WCOC)
www.constructorscompany.org.uk
Technical Links

http://www.fool.co.uk/most-recent/

http://www.cila.co.uk


http://www.traditionalbuildingskills.co.uk

http://info.cat.org.uk

We cannot be held responsible for the context of any external site to which we have supplied links to.
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I hope that this e-book is useful to you, even if it helps one person it has been a useful exercise to me,
Thank you for taking the time to read it.

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